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H.498

Introduced by Representatives Donahue of Northfield, Acinapura of Brandon,
Batchelor of Derby, Dickinson of St. Albans Town, French of
Randolph, Koch of Barre Town, McAllister of Highgate,
McFaun of Barre Town, Poirier of Barre City and Till of
Jericho

Referred to Committee on

Date:

Subject: Health; insurance; mental health parity; cost-sharing

Statement of purpose: This bill proposes to require health insurers to impose
equal cost-sharing for mental health care services and other primary health care
services.

An act relating to parity for primary mental health care services

It is hereby enacted by the General Assembly of the State of Vermont:

~~Sec. 1. 8 V.S.A. § 4089b(c) is amended to read:~~

~~(c) A health insurance plan shall provide coverage for treatment of a mental
health condition and shall:~~

~~(1) not establish any rate, term, or condition that places a greater burden
on an insured for access to treatment for a mental health condition than for
access to treatment for other health conditions, including no greater~~

1 ~~co-payment for mental health care or services than the co-payment applicable~~
2 ~~to care or services provided by a primary care physician under an insured's~~
3 ~~policy;~~

4 * * *

5 Sec. 2. EFFECTIVE DATE

6 This act shall take effect on July 1, 2012.

Sec. 1. 8 V.S.A. § 4089b(c) is amended to read:

(c) A health insurance plan shall provide coverage for treatment of a mental health condition and shall:

(1) not establish any rate, term, or condition that places a greater burden on an insured for access to treatment for a mental health condition than for access to treatment for other health conditions, including no greater co-payment for primary mental health care or services than the co-payment applicable to care or services provided by a primary care physician under an insured's policy and no greater co-payment for specialty mental health care or services than the co-payment applicable to care or services provided by a specialist physician under an insured's policy;

* * *

Sec. 2. RULEMAKING

To carry out the purposes of this act, the commissioner of banking, insurance, securities, and health care administration shall adopt rules

pursuant to 3 V.S.A. chapter 25, distinguishing between primary and specialty mental health services, taking into consideration factors such as mental health care providers' scope of practice and patterns of patient visitation.

Sec. 3. EFFECTIVE DATES

(a) This act shall take effect on passage.

(b) Sec. 1 of this act shall apply to health insurance plans on or after July 1, 2013, on such date as a health insurer issues, offers, or renews the health insurance plan, but in no event later than July 1, 2014.